



In cooperation with:



# LOAN PROGRAM

## Apple Mountain KY LP

Unlock the potential of permanent U.S. residency through our USCIS-approved EB-5 project, in which investors' petitions will receive priority processing due to its rural Eastern Kentucky location.

Secure financing for up to **50% of your investment amount**, with fewer than 15 opportunities remaining through our lender.

No wait for rural projects in current or next Visa Bulletin for any birth country, including China and India. Individuals residing in the U.S. under nonimmigrant statuses, such as H-1b, can apply for adjustment of status today, which typically includes unrestricted employment authorization within just a few months.

Benefit from a significantly **reduced administrative fee** that covers legal fees, government fees, and the loan origination fee, maximizing your investment potential.

## Rural Projects Favored Under New EB-5 Law

EB-5 Investors filing Form I-526E see significant advantages at multiple stages throughout this process under new rules implemented in 2022. These include:

### **Priority Processing of Form I-526E:**

USCIS has been instructed by Congress to prioritize the investor petitions for those filing Form I-526E based on investments in rural projects. This means USCIS has been instructed to establish a separate processing queue and expedite review of the files by these investors.

### **Lower Qualifying Investment Amount:**

Current investment amounts are USD\$1,050,000 for projects outside of TEA's and \$800,000 for projects located in TEA's. While we understand this is a large amount of money, the TEA designation of the Apple Mountain KY LP project offers the lowest investment amount currently possible.

### **No Visa Backlogs:**

There were three new EB-5 subcategories (rural, infrastructure, high unemployment) created in 2022 by U.S. Congress. None of these currently have cut-off dates or face the imminent threat of retrogression. This means investors' cases will result in immediate visa availability once their Form I-526E is approved.



## Project Summary

The Apple Mountain KY LP project is a USCIS-approved project that involves the construction of a commercial apple orchard in eastern Kentucky. USCIS' approval of the Project's Form I-956F application confirms that the project is occurring in a rural area, which means investors' petitions will get priority processing by USCIS. Through at least March 2025, no cut-off date for investors in any rural project has been implemented by USCIS or the U.S. Department of State, which also means investors in the Project who are residing in the U.S. in nonimmigrant statuses may file for Adjustment of Status concurrently with the filing of their EB-5 petition (Form I-526E).

The EB-5 capital will be deployed to the Project Sponsor, AppleAtcha AgriTech KY LLC, which has already constructed the first 60 acres of orchard and it is bearing fruit that is harvested each autumn. The investment of EB-5 capital is structured as a series of \$800,000 loans from the Partnership to the Project Sponsor. Each advanced amount is to be returned in five years, upon repayment by the Project Sponsor, and accrues a preferred return of two per cent per year (2.00%).

The Project Sponsor has coordinated with a local bank to make a series of loans available to EB-5 investors in the project. These will cover half of the investment amount. The terms of the loan are incredibly favorable under current market conditions. They are outlined below, then followed by a comparison of all the costs involved.

## Discounted Administrative Fee

\$112,000 Standard EB-5 Administrative Fees (including the cost of legal services and government filing fees)

+

\$800,000 Project Investment

= **\$912,000** out of pocket

### Apple Mountain EB-5 Visa LOAN PROGRAM

Minimum investment amount, cash	\$400,000
Loan proceeds to finance remainder	\$400,000
Discounted Administrative Fee	\$50,000
Out-of-pocket costs to begin the process	<b>\$450,000</b>

## Loans to Finance the Investment

**Lender:** Mountaintop LLC, a private lender and affiliate of AppleAtcha

**Borrower:** Any EB-5 investor who has otherwise passed the screening and suitability diligence of Apple Mountain KY LP, in its sole reasonable discretion, by completing the investor suitability disclosure forms and providing the necessary documents and our internal controls and requirements. Borrower to confirm he or she is an Accredited Investor.

**Loan Amount:** Up to \$400,000.

**Loan Term:** Up to five years, plus two one year extension options, to which conditions apply (Borrower may not extend if redeemed by the limited partnership).

**Origination:** One and one half percent (1.50%) of the total loan value.

**Interest Rate:** WSJ Prime Rate plus one percent (1.00%) simple interest, compounding annually. Resetting annual based on WSJ Prime rate as of March 1, 2025.

**Repayment:** Principal and Interest due only upon maturity.

**Security:** Borrower's limited partnership unit in Apple Mountain KY LP.

**Use of Funds:** May only be used to partially fund a qualifying EB-5 investment in Apple Mountain KY LP.

**Release:** The loan funds will be released: (1) only once the investor has fully deposited their portion of the EB-5 investment with one of the partnerships above; (2) directly to one of AppleAtcha AgriTech KY LLC or Apple Mountain KY LP; and, (3) subject to the terms of any Escrow Agreement in place between the entities above and/or that investor.

**Prepayment:** Anytime, without penalty.

**Incentives:** Admin. fee covers USCIS and legal fees connected to filing of Form I-526E.